EXHIBIT B



New York, N.Y., January 12, 1967

1987 Dividend Scales -- Personal Life Insurance and Appurities Re Metropolitan Life Insurance Company

The Field Force in the United States*



In this past year we have experienced continued success in a period of decreasing interest rates and increasing competition. I am pleased to announce that for the largest segment of our personal insurance business the scale of dividends will be continued at its current high level. The details are as follows:

Life Insurance

As you know for the last two years our dividend scales for personal life insurance products have provided the largest increases in Metropolitan's history. I am pleased to tell you that the 1987 dividend scale for personal life justificance policies in the various partey series issued prior to 300, continues the 1986 scale. This is so despite the significant denotern in interest rates which we expect will cause many of our combattors to lower their dividend scales.

Deferred And ty Contacts

fiffied Inchiscos | Deferred Annuities the 1987 annual dividend scales and additional annuity credits on outstanding dividend additions for nonqualified individual deferred annuity contracts (primarily Level Purchase Payments and Single Purchase Payment Deferred Annuities) will be decreased by an average of

Tax-Qualified Individual Deferred Annuities The annual dividend scales, the additional annuity credits on outstanding dividend additions, and the interest rate for the dividend accumulations option for tax-qualified individual deferred annuity contracts will be decreased by an average of 15%.

III. Interest on Supplementary Contracts

M1721.

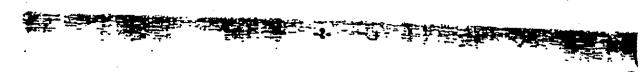
The total declared interest rates used to determine additional amounts or additional interest on supplementary contracts issued on the basis of optional modes of settlement contained in Ordinary and Industrial policies and contracts will continue to be reviewed monthly in 1987. These rates will be revised whenever needed so as to reflect the financial experience of these contracts.

*This letter is not applicable to policies and contracts payable in Canadian currency. M129770180789

(34 Reverse Side) Orders in MOL No. 1091. United Steen Olm. CL"

Printed in U.S.A.

This letter is to be destroyed February 12, 1988



The rate on contracts issued January I, 1987 and later on the basis of Options 1(5), 2(5) and 2A(5) (these options are described on pages C1-4 in the Programming section 041-A-PROG. (1-85), of the Rate Manual) will be 6% for Option 1(5) and 5.75% for Options 2(5) and 2A(5), with the interest rate guaranteed for the five year initial period. These interest rates will also be applicable as of the 1987 anniversary for "5" Option contracts issued in 1972 and later, for which the initial five-year interest rate guarantee will have expired on the before the 1987 anniversary.

In 1985 once again Met Life was the industry leader in total investment income. We believe that the stability of our investment portfolio offers a great advantage to our policyholders as evidenced by our 1987 dividend scale.

Sincerely

John J. Creedon President and Chief Executive Officer Metropolitan Life Incurance Company

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